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December 5, 2003

**VIA EXPRESS MAIL LABEL NO. EV353086528US**

Commissioner for Patents  
**MAIL STOP PATENT APPLICATION**  
P.O. Box 1450  
Alexandria, VA 22313-1450



Re: New U. S. Patent Application  
Applicant: ANNAPPINDI  
for "UNEMPLOYMENT RISK SCORE  
AND PRIVATE INSURANCE FOR EMPLOYEES"  
Atty. Docket No.: 03-537-US

Dear Sirs:

Enclosed are the following for filing in connection with the above new U. S. patent application:

1. A new patent application having 46 sheets description, 10 sheets claims and 1 sheet abstract and 22 sheets drawings;
2. A check in the amount of \$447.00, representing the filing fees for a small entity including 8 excess claims;

CERTIFICATE OF EXPRESS MAILING

"Express Mail" Mailing Label No. EV3530865280US. Date of Deposit: December 5, 2003. I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" Service on the date indicated above and is addressed to: MAIL STOP PATENT APPLICATION, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Sherry J. Caldwell

(Signature of person mailing paper or fee)

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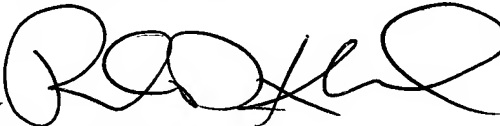
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3. Executed Combined Declaration and Power of Attorney;
4. An executed Verified Statement – Independent Inventor;
5. Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i); and
6. An Express Mail Certificate; and
7. A self-addressed, stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents.

The Director is hereby authorized to charge any additional fees due, or credit any overpayment, to Deposit Account No. 18-0582. A duplicate copy of this authorization is enclosed.

Very truly yours,

REED SMITH LLP

By   
Robert D. Kucler

RDK:klh

Enclosures

cc: Gene A. Tabachnick, Esq. (w/o encl.)  
Mr. Suresh Annappindi (w/encl.)

**REQUEST AND  
CERTIFICATION UNDER  
35 U.S.C. 122(b)(2)(B)(i)**

First Named Inventor

ANNAPPINDI, Suresh

Title

UNEMPLOYMENT RISK SCORE AND PRIVATE  
INSURANCE FOR EMPLOYEES

Attorney Docket No.

03-537-US

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral international agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Date: December 5, 2003



Signature

Robert D. Kucler

Typed or Printed Name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

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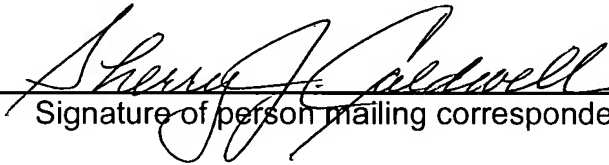
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Signature of person mailing correspondence

Sherry J. Caldwell

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Note: Each paper must have its own certificate of mailing by "Express Mail".